PHLY-25,340 PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw

Serial No.: 09/659,170

Filed: September 11, 2000

Group: 3625

Examiner: Mark A. Fadok

For: ACCESSING A VENDOR WEB SITE USING PERSONAL ACCOUNT

INFORMATION RETRIEVED FROM A CREDIT CARD COMPANY WEB

SITE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

## **AMENDMENT AND RESPONSE TO OFFICE ACTION**

This communication is responsive to the Examiner's Office Action mailed January 23, 2006.

<u>Amendments to the Claims</u> are reflected in the listing of claims beginning on page 2 of this paper. <u>Remarks/Arguments</u> begin on page 10 of this paper.